

EXHIBIT 15



March 16, 2022

VIA FEDEX OVERNIGHT:
Tracking No. 776315813614

Yaniesha Hendking
3660 Saint Rose Pkwy Unit 2204
Henderson, NV 89052-4861

Re: Your Letter Dated February 17, 2022, Received February 24, 2022
Your Undated Letter Received February 15, 2022
Account No. 200105180701

Dear Yaniesha Hendking:

You entered into a Contract for Sale and Security Agreement (the "Contract") with Carvana, LLC for the purchase of a 2018 MERCEDES GLC300W4 (the "Vehicle") on June 15, 2021. A copy of your Contract is enclosed with this letter as you requested. Bridgecrest Credit Company, LLC ("Bridgecrest") is the servicer of your account based on the Contract.

Bridgecrest is in receipt of the two above-referenced letters regarding your account. Bridgecrest also previously received two letters from you in January 2022, which Bridgecrest previously responded to. Copies of Bridgecrest's prior responses are enclosed with this letter.

The nature of your February 2022 correspondence appears to be of the type typically associated with the "Sovereign Citizen" or tax protestor movements. You should be aware that courts across the country have uniformly rejected defenses to payments of taxes and debts based on those theories. Some citations to authorities regarding the same follow: *United States v. Hart*, 701 F.2d 749 (8th Cir. 1983); *United States v. Baker*, No. 1:06-cr-19-jgm-1, 2013 U.S. Dist. LEXIS 130052, at *19 (D. Vt. Sep. 9, 2013); *United States v. Hilgeford*, 7 F.3d 1340, 1342 (7th Cir. 1993) (stating "we are again faced with a "shop worn" argument of the tax protestor movement."). Your "Sovereign Citizen" claims do not alter your obligations under the Contract or the remaining debt due on your account. Please note that Bridgecrest only accepts payment in United States currency and does not accept promissory notes, letters of credit, or other such similar documents. Thus, Bridgecrest is returning both your February 2022 letters to you and there is no other response or further action required by Bridgecrest.

Nevertheless, based on your letters, we have reviewed your account and confirmed that Bridgecrest's records are accurate and that you do, in fact, owe the debt on your account. Therefore, Bridgecrest declines your demands to release title to the Vehicle to you and to report your account as "paid in full." Bridgecrest has also confirmed that we have and will continue to report accurately regarding credit reporting on your account. Accordingly, Bridgecrest declines the demands set forth in your letters related to collection activity and reporting.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. If you have filed for bankruptcy, this letter is not an attempt to collect a debt and is for informational purposes only.



We continue to expect that you will comply with your obligations under the Contract and invite you to make arrangements with our Customer Service Department to pay the debt you owe under your Contract, as you remain responsible for the amounts due on your account. Bridgecrest reserves all rights and remedies available to it as the servicer of your account pursuant to your Contract.

Please let us know if you have any questions and thank you for contacting Bridgecrest.

Very truly yours,

A handwritten signature in black ink, appearing to read "Sandra B. Wick Mulvany".

Sandra B. Wick Mulvany

Director, Corporate Counsel
1720 West Rio Salado Parkway
Tempe, Arizona 85281
Legal@Drivetime.com

Enclosures

cc: Yaniesha Hendking, 1155 S. Power Rd. #114-333, Mesa, AZ 85206
(via Certified Mail 70160910000176369114)